

2002 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
1	35076	State Compensation Ins Fund	5,492,547,237	11.0891%	11.0891%	4,785,193,061	86.97%
2	212	ZURICH INS GRP	4,681,798,322	9.4522%	20.5413%	2,833,494,691	62.91%
3	176	STATE FARM IL	4,073,601,019	8.2243%	28.7656%	2,826,507,547	74.44%
4	12	AMERICAN INTRNL GRP	2,557,875,938	5.1642%	33.9298%	2,163,270,812	93.81%
5	8	ALLSTATE INS GRP	2,374,495,584	4.7939%	38.7238%	1,415,982,813	60.50%
6	1278	CALIFORNIA ST AUTO GRP	1,777,342,238	3.5883%	42.3121%	1,092,226,967	63.59%
7	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB	1,643,628,340	3.3184%	45.6305%	985,198,799	64.00%
8	660	MERCURY GEN GRP	1,598,266,360	3.2268%	48.8573%	916,315,128	61.12%
9	761	ALLIANZ INS GRP	1,053,461,129	2.1269%	50.9841%	830,114,302	78.20%
10	91	HARTFORD FIRE & CAS GRP	1,053,123,150	2.1262%	53.1103%	552,496,027	56.66%
11	3321	Travelers Property Cas Corp Grp	1,018,029,136	2.0553%	55.1656%	591,905,014	67.45%
12	218	CNA INS GRP	931,213,604	1.8801%	57.0457%	725,670,312	82.61%
13	38	CHUBB & SON INC	930,191,446	1.8780%	58.9237%	499,883,916	60.74%
14	111	LIBERTY MUT GRP	919,580,560	1.8566%	60.7803%	628,117,738	72.46%
15	84	GREAT AMER E&S INS CO	885,788,546	1.7883%	62.5686%	424,379,481	51.22%
16	140	NATIONWIDE CORP	854,180,265	1.7245%	64.2931%	564,782,805	69.06%
17	163	SAFECO INS GRP	809,020,069	1.6334%	65.9265%	467,008,556	59.49%
18	108	LUMBERMENS MUT CAS GRP	796,492,279	1.6081%	67.5346%	590,547,739	77.89%
19	200	UNITED SERVICES AUTOMOBILE ASN GRP	785,056,126	1.5850%	69.1195%	498,057,048	65.34%
20	164	ST PAUL GRP	753,130,098	1.5205%	70.6401%	1,383,762,491	193.19%
21	626	ACE LTD	662,037,325	1.3366%	71.9767%	545,182,976	84.12%
22	553	ROYAL & SUN ALLIANCE USA	646,337,118	1.3049%	73.2816%	431,536,361	67.52%
23	31	BERKSHIRE HATHAWAY	618,116,519	1.2479%	74.5295%	449,629,266	74.80%
24	155	PROGRESSIVE GRP	575,156,083	1.1612%	75.6907%	299,118,905	58.15%
25	1120	EVEREST REIN HOL INC	546,624,938	1.1036%	76.7943%	274,069,912	62.18%
Sub Total - Top 25:			38,037,093,429	76.7943%	76.7943%	26,774,452,667	73.96%
26	517	HANNOVER GRP	531,598,055	1.0733%	77.8676%	461,023,507	89.87%
27	10779	CALIFORNIA EARTHQUAKE AUTHORITY	434,513,962	0.8773%	78.7448%	5,259	0.00%
28	1285	X L AMER	415,438,218	0.8387%	79.5836%	132,425,693	39.20%
29	158	FAIRFAX FINANCIAL	384,680,492	0.7766%	80.3602%	262,438,199	61.64%
30	350	GE GLOBAL GRP	343,098,821	0.6927%	81.0529%	240,014,430	71.29%
31	336	ZENITH NATL INS GRP	318,570,664	0.6432%	81.6961%	209,891,982	68.75%
32	814	BRISTOL WEST INS GRP	312,216,879	0.6303%	82.3264%	186,289,556	64.08%
33	65	FM GLOBAL GRP	310,250,447	0.6264%	82.9528%	71,645,088	26.47%
34	98	WR Berkley Corp	242,555,282	0.4897%	83.4425%	123,168,378	63.49%
35	215	UNITRIN GRP	230,186,254	0.4647%	83.9072%	168,297,904	72.81%
36	19	FORTIS GRP	211,184,135	0.4264%	84.3336%	47,872,766	22.55%
37	1179	WAWANESA INS GRP	183,553,648	0.3706%	84.7042%	141,310,003	86.73%
38	922	ICW GROUP	177,354,550	0.3581%	85.0622%	107,341,939	66.72%
39	105	MGIC GRP	176,767,985	0.3569%	85.4191%	91,274,240	51.64%
40	802	CALIFORNIA INS GRP	176,633,307	0.3566%	85.7757%	91,989,226	57.81%
41	1330	Balboa Life & Casualty Grp	171,198,971	0.3456%	86.1214%	58,567,457	45.21%
42	1248	AMBAC ASSUR CORP	162,805,392	0.3287%	86.4501%	3,523	0.01%
43	1282	MEDICAL GRP HOLDINGS AND AFFILIATES	162,656,320	0.3284%	86.7785%	63,582,970	39.55%
44	33	CALIFORNIA CAS MGMT	160,914,294	0.3249%	87.1033%	109,712,321	73.13%
45	26905	Century-Natl Ins Co	154,343,093	0.3116%	87.4149%	82,817,340	57.62%
46	79	GMAC INS HOLDING	152,853,607	0.3086%	87.7235%	85,796,506	57.10%
47	1314	TRENWICK AMER CORP GRP	147,787,389	0.2984%	88.0219%	95,914,478	81.68%
48	150	OLD REPUBLIC GRP	147,726,718	0.2983%	88.3202%	81,516,909	62.97%
49	3098	Millea Holdings Inc	144,560,633	0.2919%	88.6120%	118,389,026	84.52%

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50	1326	KINGSWAY GRP	139,452,976	0.2815%	88.8936%	47,633,289	49.57%
51	24	ATLANTIC CO	134,905,068	0.2724%	89.1659%	97,377,720	71.79%
52	70	FIRST AMN TITLE	133,576,003	0.2697%	89.4356%	51,746,573	50.89%
53	831	DOCTORS CO GRP	129,744,404	0.2619%	89.6976%	77,107,267	51.63%
54	1125	AMERICAN HEALTHCARE SPECIALTY	129,334,263	0.2611%	89.9587%	61,055,713	48.03%
55	400	CREDIT SUISSE GRP	127,470,966	0.2574%	90.2160%	64,185,915	54.56%
56	829	SIERRA HEALTH SVC GRP	120,732,265	0.2438%	90.4598%	152,200,169	125.68%
57	323	CIVIL SERV EMPL	118,460,132	0.2392%	90.6989%	75,173,698	62.74%
58	169	SENTRY INS GRP	116,870,844	0.2360%	90.9349%	62,682,244	66.46%
59	528	MUNICIPAL BOND INV ASR CORP GRP	111,005,675	0.2241%	91.1590%	-422,256	-0.97%
60	1129	WHITE MOUNTAINS GRP	107,946,391	0.2179%	91.3770%	297,688,931	174.01%
61	766	Radian Grp	105,269,408	0.2125%	91.5895%	-9,549,636	-9.62%
62	161	TOPA EQUITIES LTD	100,034,871	0.2020%	91.7914%	43,143,706	47.45%
63	317	AON CORP	96,450,524	0.1947%	91.9862%	72,121,123	109.08%
64	194	FNCL SEC ASR HOLDINGS LTD	95,507,898	0.1928%	92.1790%	-163,370	-0.67%
65	958	VESTA INS GRP	95,425,368	0.1927%	92.3717%	83,041,457	81.63%
66	2898	Western Service Contract Grp	95,278,438	0.1924%	92.5640%	34,998,343	44.93%
67	1135	PMI GRP OF CO	92,299,174	0.1863%	92.7504%	-26,377,910	-28.18%
68	303	GUIDEONE INS GRP	91,141,812	0.1840%	92.9344%	68,793,740	74.86%
69	783	RLI INS GRP	89,194,110	0.1801%	93.1144%	67,534,278	65.65%
70	304	PRUDENTIAL OF AMER	85,000,450	0.1716%	93.2861%	65,854,428	79.95%
71	42277	Sterling Cas Ins Co	84,946,613	0.1715%	93.4576%	53,947,509	69.53%
72	4	AMERICAN EXPRESS GRP	78,785,243	0.1591%	93.6166%	38,351,921	54.75%
73	677	MAGUIRE CORP GRP	74,428,859	0.1503%	93.7669%	28,399,443	47.00%
74	27502	Western General Ins Co	72,747,767	0.1469%	93.9138%	46,583,337	58.22%
75	785	MARKEL CORP GRP	72,425,106	0.1462%	94.0600%	48,874,597	71.79%
76	510	NAVIGATORS GRP INC	70,051,269	0.1414%	94.2014%	36,326,909	59.50%
77	42269	Majestic Ins Co	68,042,388	0.1374%	94.3388%	42,204,949	57.58%
78	772	PHYSICIANS OF OH	67,899,794	0.1371%	94.4759%	38,589,174	64.30%
79	7	FEDERATED MUT	67,320,282	0.1359%	94.6118%	33,005,915	56.97%
80	31453	Financial Pacific Ins Co	64,099,273	0.1294%	94.7412%	33,221,475	52.79%
81	28	AMICA MUT GRP	61,491,928	0.1241%	94.8653%	32,918,984	57.67%
82	457	ARGONAUT GRP	59,343,229	0.1198%	94.9852%	44,847,836	87.94%
83	944	INGRAM GRP	55,965,298	0.1130%	95.0981%	37,743,733	67.53%
84	968	AXA INS GRP	55,281,913	0.1116%	95.2098%	9,701,584	28.96%
85	1279	Arch Ins Grp	54,568,836	0.1102%	95.3199%	41,629,758	118.81%
86	225	MCMILLEN GRP	54,072,938	0.1092%	95.4291%	31,000,706	54.86%
87	257	SAFEWAY INS GRP	53,670,051	0.1084%	95.5375%	40,675,488	71.18%
88	1231	DELTA INS SERVICES INC	53,104,070	0.1072%	95.6447%	18,198,573	46.49%
89	608	MEDICAL INS EXCH OF CA GRP	52,200,084	0.1054%	95.7501%	26,058,989	46.23%
90	181	SWISS RE GRP	49,199,149	0.0993%	95.8494%	38,048,263	69.63%
91	273	WORKMENS GRP	47,869,460	0.0966%	95.9460%	32,634,580	63.49%
92	306	CUNA MUT GRP	47,665,783	0.0962%	96.0423%	30,615,287	68.68%
93	93	TEXAS ST NATL GRP	47,201,390	0.0953%	96.1376%	24,988,396	49.94%
94	930	DHC GRP	43,160,878	0.0871%	96.2247%	38,754,716	81.22%
95	14010	Crusader Ins Co	42,590,674	0.0860%	96.3107%	34,245,171	94.76%
96	816	COMMERCE GRP INC	40,860,737	0.0825%	96.3932%	26,028,645	64.32%
97	3018	Converium Holding Grp	40,199,835	0.0812%	96.4743%	73,047,098	178.33%
98	300	HORACE MANN GRP	38,268,056	0.0773%	96.5516%	22,798,294	60.34%
99	10216	American Contractors Ind Co	35,984,369	0.0726%	96.6243%	7,954,912	24.39%
100	32107	Sutter Ins Co	35,956,717	0.0726%	96.6968%	15,969,113	57.79%
101	3219	Sompo Japan Ins Grp	35,849,840	0.0724%	96.7692%	31,634,487	92.01%
102	645	OREGON MUT INS	35,165,027	0.0710%	96.8402%	21,045,205	65.05%

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103	800	WESTERN MUT INS GRP	34,740,898	0.0701%	96.9104%	11,603,040	35.91%
104	241	METROPOLITAN GRP	34,141,979	0.0689%	96.9793%	17,359,080	57.00%
105	83	GRANGE INS	33,780,924	0.0682%	97.0475%	25,868,528	79.12%
106	38733	Alaska Nat Ins Co	33,035,360	0.0667%	97.1142%	21,958,174	65.43%
107	39861	Golden Bear Ins Co	32,366,088	0.0653%	97.1795%	7,916,296	31.16%
108	35408	Sirius Amer Ins Co	29,650,156	0.0599%	97.2394%	10,766,739	59.90%
109	604	GERLING GLOBAL RE GRP	29,331,967	0.0592%	97.2986%	51,171,744	106.85%
110	20516	Euler American Credit Ind Co	28,991,276	0.0585%	97.3571%	16,145,799	56.28%
111	421	COLLATERAL MORT GRP	28,525,904	0.0576%	97.4147%	4,798,048	16.75%
112	18767	Church Mut Ins Co	28,502,351	0.0575%	97.4723%	12,804,882	51.50%
113	2978	Mitsui Sumitomo Ins Grp	28,500,929	0.0575%	97.5298%	15,541,016	58.90%
114	1325	RHINE RE GRP	28,371,706	0.0573%	97.5871%	6,622,167	54.19%
115	36234	Preferred Professional Ins Co	27,864,538	0.0563%	97.6434%	26,264,370	94.38%
116	40010	Anchor General Ins Co	27,790,778	0.0561%	97.6995%	19,652,899	70.74%
117	40975	Dentists Ins Co	27,508,725	0.0555%	97.7550%	12,864,594	49.17%
118	471	Wells Fargo Grp	27,095,370	0.0547%	97.8097%	8,386,994	55.30%
119	36706	Lawyers Mut Ins Co	26,891,135	0.0543%	97.8640%	5,019,869	20.83%
120	36790	Springfield Ins Co Inc	25,888,801	0.0523%	97.9163%	18,887,842	75.80%
121	127	AMERICAN MODERN INS GRP	25,823,998	0.0521%	97.9684%	8,694,102	38.86%
122	23	BCS INS GRP	24,604,558	0.0497%	98.0181%	16,867,509	74.22%
123	984	HCC INS HOLDINGS GRP	24,143,723	0.0487%	98.0668%	13,840,261	58.53%
124	689	BANKERS INS GRP	22,760,712	0.0460%	98.1128%	3,096,786	13.58%
125	920	UNITED NATL GRP	22,739,593	0.0459%	98.1587%	27,872,276	116.03%
126	36340	Camico Mut Ins Co	22,645,306	0.0457%	98.2044%	10,669,978	47.45%
127	748	STAR INS GRP	22,437,991	0.0453%	98.2497%	22,312,207	87.82%
128	313	AEGIS GRP	22,210,135	0.0448%	98.2945%	13,360,961	63.27%
129	1218	PENN AMER GRP INC	21,500,878	0.0434%	98.3380%	9,543,406	54.86%
130	26077	Lancer Ins Co	21,301,100	0.0430%	98.3810%	6,629,940	35.24%
131	781	UNION LABOR GRP	20,916,723	0.0422%	98.4232%	13,478,579	71.68%
132	407	Goran Capital Grp	20,828,827	0.0421%	98.4652%	21,999,641	77.78%
133	25240	NAU Country Ins Co	20,738,412	0.0419%	98.5071%	5,705,975	27.70%
134	50	COUNTRY CO	20,372,455	0.0411%	98.5482%	14,955,631	62.52%
135	574	AMERCO CORP	20,313,433	0.0410%	98.5893%	35,618,391	119.15%
136	74	DELPHI FIN GRP	20,017,769	0.0404%	98.6297%	12,158,226	54.66%
137	1	AETNA	19,565,994	0.0395%	98.6692%	23,129,338	129.07%
138	408	AMERICAN NATL FNCL GRP	19,201,024	0.0388%	98.7079%	9,566,839	53.50%
139	75	INSCO DICO GRP	18,988,413	0.0383%	98.7463%	2,799,867	15.27%
140	62	EMC INS CO	18,437,596	0.0372%	98.7835%	5,934,411	34.59%
141	361	MUNICH GRP	18,140,864	0.0366%	98.8201%	23,920,896	128.20%
142	479	IFG CO	16,972,660	0.0343%	98.8544%	14,963,356	81.18%
143	42285	Veterinary Pet Ins Co	16,656,041	0.0336%	98.8880%	8,107,259	56.61%
144	37206	Contractors Bonding & Ins Co	16,554,667	0.0334%	98.9214%	7,327,310	46.77%
145	57	ELECTRIC INS GRP	16,302,721	0.0329%	98.9544%	25,315,933	169.91%
146	249	FARMERS HOME MUT	15,722,819	0.0317%	98.9861%	10,757,553	85.05%
147	37621	Toyota Motor Ins Co	15,646,340	0.0316%	99.0177%	9,215,283	102.89%
148	853	PUBLIC SERVICE GRP	15,564,773	0.0314%	99.0491%	5,516,719	33.00%
149	248	UNITED FIRE & CAS GRP	15,516,289	0.0313%	99.0804%	3,000	0.02%
150	23108	Lumbermens Underwriting Alliance	15,337,524	0.0310%	99.1114%	13,472,753	97.91%
151	1113	MEDMARK INS GRP	14,056,998	0.0284%	99.1398%	14,290,025	101.25%
152	349	FLORISTS MUT	13,590,977	0.0274%	99.1672%	7,546,248	61.93%
153	26433	Harco Natl Ins Co	13,375,002	0.0270%	99.1942%	7,370,236	67.60%
154	41	CITIGROUP	13,106,267	0.0265%	99.2207%	18,458,151	126.99%
155	291	MOTORISTS MUT	12,835,531	0.0259%	99.2466%	6,654,865	54.89%

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156	21172	Vanliner Ins Co	12,832,121	0.0259%	99.2725%	8,959,888	78.17%
157	352	HOUSEHOLD FINANCE CORP	12,759,830	0.0258%	99.2983%	4,452,492	28.89%
158	22670	Attorneys Ins Mut RRG Inc	12,134,118	0.0245%	99.3228%	10,972,243	92.03%
159	18	AMERICAN ROAD GRP	11,687,092	0.0236%	99.3464%	3,135,260	25.43%
160	458	PROTECTIVE LIFE INS GRP	10,735,217	0.0217%	99.3680%	11,355,246	108.52%
161	11592	International Fidelity Ins Co	10,733,861	0.0217%	99.3897%	596,255	6.63%
162	42757	Agri General Ins Co	9,705,344	0.0196%	99.4093%	7,999,569	96.88%
163	12793	Surety Co Of The Pacific	9,678,678	0.0195%	99.4288%	1,518,316	15.93%
164	14354	Jewelers Mut Ins Co	9,605,018	0.0194%	99.4482%	3,219,731	41.02%
165	10830	Business Alliance Ins Co	9,546,552	0.0193%	99.4675%	2,681,284	40.44%
166	16403	American Growers Ins Co	9,492,119	0.0192%	99.4867%	10,772,553	113.49%
167	468	Aegon US Holding Grp	9,448,650	0.0191%	99.5057%	4,230,973	47.14%
168	244	CINCINNATI FNCL CP	9,430,169	0.0190%	99.5248%	1,829,807	22.67%
169	18538	Bancinsure Inc	8,843,975	0.0179%	99.5426%	1,562,916	19.71%
170	697	VAN ENT GRP	8,841,561	0.0179%	99.5605%	5,488,338	67.97%
171	22896	Aca Financial Guaranty Corp	8,745,948	0.0177%	99.5782%	0	0.00%
172	767	PENN MFR ASN INS	8,738,345	0.0176%	99.5958%	4,080,271	58.59%
173	13285	Allegheny Cas Co	8,432,390	0.0170%	99.6128%	0	0.00%
174	10175	Cascade Natl Ins Co	8,085,567	0.0163%	99.6291%	6,463,747	67.13%
175	27480	Mid-State Mut Ins Co	7,494,821	0.0151%	99.6443%	3,145,955	43.01%
176	1346	AMERICAN SAFETY HOLDING GRP	7,380,042	0.0149%	99.6592%	8,007,053	83.39%
177	670	FIDELITY NATL FIN INC	7,289,558	0.0147%	99.6739%	3,201,566	67.47%
178	790	FREMONT GEN GRP	7,121,491	0.0144%	99.6883%	528,842,731	#####
179	2558	Nipponkoa Ins Co Ltd	7,044,042	0.0142%	99.7025%	4,509,143	61.01%
180	253	HARLEYSVILLE GRP	6,909,628	0.0140%	99.7164%	11,161,804	97.26%
181	2638	NCMIC Grp	6,899,819	0.0139%	99.7304%	1,170,912	17.95%
182	43583	Northwest Physicians Mut Ins Co	6,843,208	0.0138%	99.7442%	1,893,302	30.10%
183	14508	Michigan Millers Mut Ins Co	6,494,345	0.0131%	99.7573%	2,659,305	40.67%
184	29530	AXA Art Ins Corp	5,970,144	0.0121%	99.7694%	826,806	12.52%
185	1293	HOMESITE INS GRP	5,815,103	0.0117%	99.7811%	2,177,808	54.24%
186	168	SEIBELS BRUCE GRP	5,812,757	0.0117%	99.7928%	422,558	6.99%
187	41459	Armed Forces Ins Exchange	5,568,439	0.0112%	99.8041%	3,713,786	67.50%
188	256	NY MARINE & GEN GRP	5,481,814	0.0111%	99.8151%	5,011,075	88.92%
189	15768	Merced Mut Ins Co	5,343,616	0.0108%	99.8259%	2,663,535	58.46%
190	40550	Pacific Pioneer Ins Co	5,271,453	0.0106%	99.8366%	6,052,356	101.51%
191	88	ALLMERICA FINANCIAL CORP	4,857,820	0.0098%	99.8464%	2,450,242	22.90%
192	14460	Podiatry Ins Co Of Amer RRG Mut Co	4,738,470	0.0096%	99.8559%	2,504,291	86.93%
193	261	MUTUAL OF OMAHA	4,723,726	0.0095%	99.8655%	248,118	5.42%
194	11255	Caterpillar Ins Co	4,081,846	0.0082%	99.8737%	415,134	84.21%
195	240	DAIMLER CHRYSLER GRP	3,876,929	0.0078%	99.8815%	7,714,606	117.31%
196	10080	Health Providers Mut Ins Co Inc RRG	3,428,751	0.0069%	99.8885%	0	0.00%
197	796	QBE INS GRP LTD	3,416,405	0.0069%	99.8954%	7,251,662	72.51%
198	1234	RESPONSE INS GRP	3,198,042	0.0065%	99.9018%	2,173,177	59.13%
199	1169	GENERALI GRP	2,856,817	0.0058%	99.9076%	5,388,952	176.39%
200	501	Alleghany Grp	2,844,754	0.0057%	99.9133%	347,268	31.57%
201	3479	Merchants Bonding Co Grp	2,722,228	0.0055%	99.9188%	612,988	21.55%
202	867	PROTECTIVE INS GRP	2,704,374	0.0055%	99.9243%	1,451,263	57.24%
203	37800	Lg Ins Co Ltd Us Branch	2,695,904	0.0054%	99.9297%	1,759,309	77.94%
204	26565	Ohio Ind Co	2,615,512	0.0053%	99.9350%	643,210	24.89%
205	1116	HIGHLANDS INS GRP INC	2,366,240	0.0048%	99.9398%	19,378,405	128.44%
206	959	CENTURY SURETY GRP	2,299,989	0.0046%	99.9444%	-187,684	-8.04%
207	344	CHURCH PENSION FUND	1,999,250	0.0040%	99.9485%	393,210	18.98%
208	28886	Transguard Ins Co Of Amer Inc	1,836,969	0.0037%	99.9522%	1,535,129	77.46%

Source: NAIC Database

Licensed Companies Only

2002 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
209	26379	Accredited Surety & Cas Co Inc	1,681,584	0.0034%	99.9556%	10,235	0.62%
210	364	MUTUAL PROTECTIVE	1,610,649	0.0033%	99.9588%	1,020,075	64.32%
211	201	UTICA NATL INS GRP	1,431,943	0.0029%	99.9617%	3,364,846	214.73%
212	31380	American Surety Co	1,420,386	0.0029%	99.9646%	15,710	1.07%
213	594	AMERICAN CONTRACTORS INS GRP	1,202,240	0.0024%	99.9670%	375,831	31.26%
214	10815	Verlan Fire Ins Co MD	1,200,009	0.0024%	99.9694%	900,326	101.71%
215	37940	Lexington Natl Ins Corp	1,123,774	0.0023%	99.9717%	0	0.00%
216	10048	Hyundai Marine & Fire Ins Co Ltd	1,112,518	0.0022%	99.9740%	1,100,100	100.22%
217	34711	Computer Ins Co	1,078,480	0.0022%	99.9761%	-24,313	-1.70%
218	12297	Petroleum Cas Co	992,133	0.0020%	99.9781%	349,022	35.18%
219	40800	American Sterling Ins Co	981,485	0.0020%	99.9801%	1,517,093	80.85%
220	124	AMERISURE CO	857,389	0.0017%	99.9818%	750,204	86.52%
221	712	SIERRA PACIFIC GRP	814,950	0.0016%	99.9835%	0	N/A
222	866	WESTERN WORLD GRP	808,417	0.0016%	99.9851%	239,859	64.02%
223	33499	Dorinco Rein Co	750,376	0.0015%	99.9866%	0	0.00%
224	3363	Employers Ins Grp	664,290	0.0013%	99.9880%	259,321	60.50%
225	1276	ACMAT GRP	623,700	0.0013%	99.9892%	55,720	12.15%
226	28497	Usplate Glass Ins Co	617,985	0.0012%	99.9905%	66,805	10.87%
227	749	SCOR REINS CO	510,219	0.0010%	99.9915%	8,076,683	1423.74%
228	852	GENERAL AGENTS GRP	494,844	0.0010%	99.9925%	3,664,282	125.16%
229	3239	Allied World Assur Holding Grp	466,311	0.0009%	99.9935%	62,029	58.39%
230	1331	RENAISSANCE US HOLDING GRP	458,786	0.0009%	99.9944%	-569,590	-177.30%
231	41580	Red Shield Ins Co	433,707	0.0009%	99.9953%	162,586	39.49%
232	23663	National American Ins Co	398,718	0.0008%	99.9961%	970,758	200.24%
233	1269	ALS GRP	393,186	0.0008%	99.9969%	62,238	18.08%
234	36650	Mid-State Surety Corp	363,351	0.0007%	99.9976%	205,512	63.53%
235	143	ARMCO INS INC	252,051	0.0005%	99.9981%	528,606	92.50%
236	11118	Federated Rural Electric Ins Corp	245,111	0.0005%	99.9986%	30,917	12.80%
237	1338	TRIUMPHE HOLDING GRP	192,963	0.0004%	99.9990%	17,641	47.73%
238	11304	Global Surety & Ins Co	147,901	0.0003%	99.9993%	0	0.00%
239	10758	Colonial Surety Co	124,435	0.0003%	99.9995%	-5,295	-6.64%
240	237	WESTWARD GRP	93,701	0.0002%	99.9997%	68,655	64.43%
241	30082	CPA Ins Co	61,092	0.0001%	99.9998%	41,186	66.94%
242	1208	GRAY INS GRP	26,606	0.0001%	99.9999%	423,935	1593.38%
243	2698	ProAssurance Corp Grp	23,532	0.0000%	99.9999%	922,292	3919.31%
244	156	P W GROUP INC	9,397	0.0000%	100.0000%	491,178	4226.28%
245	41394	Benchmark Ins Co	7,488	0.0000%	100.0000%	9,917	59.45%
246	10138	American Bonding Co	6,254	0.0000%	100.0000%	-365,991	-5854.92%
247	246	INDIANA LUMBERMENS	2,901	0.0000%	100.0000%	-42,148	-1882.45%
248	148	OHIO CAS GRP	1,070	0.0000%	100.0000%	4,305,853	#####
249	42242	Citation Ins Co	21	0.0000%	100.0000%	2,143,023	#####
Sub Total - 26 Thru 249:			11,494,040,824	23.2057%	100.0000%	7,002,008,126	65.84%
Line Total:			49,531,134,253	100.0000%	100.0000%	33,776,460,793	72.12%

State Compensation Ins Fund (NAIC # 35076)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concen- tration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Share By Line
16	WORKERS' COMPENSATION	5,492,547,237	100.00%	5,501,924,878	4,785,193,061	86.97%	10,860,208,441	50.5750%
34	GRAND TOTAL-ALL LINES:	5,492,547,237	100.00%	5,501,924,878	4,785,193,061	86.97%	49,526,729,646	11.0901%

ZURICH INS GRP (Group # 212)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	111,778,762	2.39%	110,800,719	16,749,033	15.12%	652,623,208	17.1276%
02.1	ALLIED LINES	56,150,645	1.20%	38,265,722	6,149,080	16.07%	441,441,602	12.7198%
02.2	MULTIPLE PERIL CROP	0	0.00%	0	0		149,265,273	
02.3	FEDERAL FLOOD INSURANCE	12,946,523	0.28%	13,266,439	123,116	0.93%	109,175,639	11.8584%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-1,977		144,342,485	
04	HOMEOWNERS MULTIPLE PERIL	885,464,056	18.91%	828,600,469	417,127,803	50.34%	4,564,434,086	19.3992%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	454,438,326	9.71%	417,753,369	264,471,927	63.31%	2,082,328,792	21.8236%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	149,552,782	3.19%	145,176,351	113,695,558	78.32%	1,485,899,802	10.0648%
08	OCEAN MARINE	7,102,661	0.15%	6,433,489	3,137,348	48.77%	218,822,625	3.2459%
09	INLAND MARINE	85,978,416	1.84%	65,891,038	126,134,800	191.43%	1,239,716,678	6.9353%
11	MEDICAL MALPRACTICE	51,963,522	1.11%	49,346,457	43,677,975	88.51%	649,001,188	8.0067%
12	EARTHQUAKE	46,541,577	0.99%	42,621,408	209,895,000	492.46%	926,544,486	5.0231%
13	GROUP A AND H	4,915,264	0.10%	4,955,387	2,189,731	44.19%	256,634,021	1.9153%
15.6	ALL OTHER A&H	0	0.00%	0	-3,800,000		8,378,723	
16	WORKERS' COMPENSATION	389,457,535	8.32%	396,174,758	328,687,525	82.97%	10,860,208,441	3.5861%
17	OTHER LIABILITY	211,817,654	4.52%	224,018,660	167,906,516	74.95%	3,678,283,976	5.7586%
18	PRODUCTS LIABILITY	29,406,540	0.63%	26,160,602	8,040,612	30.74%	201,070,134	14.6250%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	920,480	0.02%	981,030	800,790	81.63%	1,803,524	51.0379%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,079,453,406	23.06%	1,076,965,405	495,983,148	46.05%	9,473,636,683	11.3943%
19.3	COMMERCIAL AUTO NO-FAULT	22,519	0.00%	19,444	57,708	296.79%	173,878	12.9510%
19.4	COMMERCIAL AUTO LIABILITY	160,522,908	3.43%	152,606,961	92,192,586	60.41%	1,932,768,304	8.3053%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	813,385,165	17.37%	786,584,087	481,055,661	61.16%	7,149,868,633	11.3762%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	56,340,586	1.20%	55,009,190	22,005,477	40.00%	733,095,319	7.6853%
22	AIRCRAFT	13,073,447	0.28%	10,268,995	3,402,928	33.14%	199,440,436	6.5551%
23	FIDELITY	11,598,637	0.25%	9,189,345	928,609	10.11%	113,802,997	10.1919%
24	SURETY	28,677,115	0.61%	25,037,706	15,117,084	60.38%	518,441,305	5.5314%
26	BURGLARY & THEFT	2,893,495	0.06%	2,651,560	1,131,761	42.68%	13,413,018	21.5723%
27	BOILER & MACHINERY	11,362,779	0.24%	9,664,850	477,237	4.94%	103,415,580	10.9875%
28	CREDIT	4,964,022	0.11%	4,681,805	12,373,576	264.29%	78,936,999	6.2886%
33	AGGREGATE WRITE-INS FOR OTHER LINES	1,069,501	0.02%	1,259,720	3,784,071	300.39%	320,360,389	0.3338%
34	GRAND TOTAL-ALL LINES:	4,681,798,322	100.00%	4,504,384,961	2,833,494,691	62.91%	49,526,729,646	9.4531%

STATE FARM IL (Group # 176)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	8,006,273	0.20%	8,321,901	3,509,813	42.18%	652,623,208	1.2268%
02.1	ALLIED LINES	2,307,790	0.06%	2,385,859	172,315	7.22%	441,441,602	0.5228%
02.2	MULTIPLE PERIL CROP	707,124	0.02%	707,124	266,726	37.72%	149,265,273	0.4737%
02.3	FEDERAL FLOOD INSURANCE	17,872,766	0.44%	19,466,456	-166,150	-0.85%	109,175,639	16.3707%
03	FARMOWNERS MULTIPLE PERIL	7,965,274	0.20%	7,406,664	5,396,785	72.86%	144,342,485	5.5183%
04	HOMEOWNERS MULTIPLE PERIL	1,068,716,143	26.24%	977,256,826	620,256,684	63.47%	4,564,434,086	23.4140%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	134,460,940	3.30%	132,309,542	84,404,020	63.79%	2,082,328,792	6.4572%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	99,791,569	2.45%	79,838,467	54,962,597	68.84%	1,485,899,802	6.7159%
09	INLAND MARINE	47,726,497	1.17%	46,408,592	19,247,860	41.47%	1,239,716,678	3.8498%
12	EARTHQUAKE	51,817,765	1.27%	51,802,889	127,964,472	247.02%	926,544,486	5.5926%
13	GROUP A AND H	49,614,627	1.22%	49,614,627	42,314,385	85.29%	256,634,021	19.3328%
14	CREDIT A&H(GRP&IND)	192,339	0.00%	420,810	106,686	25.35%	82,236,726	0.2339%
15.3	GUARANTEED RENEWABLE A&H	25,013,164	0.61%	15,833,871	12,043,205	76.06%	75,559,405	33.1040%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	10,616,029	0.26%	10,625,093	8,555,331	80.52%	10,636,335	99.8091%
15.5	OTHER ACCIDENT ONLY	1,610	0.00%	1,597	2,415	151.22%	33,042,091	0.0049%
15.6	ALL OTHER A&H	3,380,003	0.08%	3,418,088	1,554,878	45.49%	8,378,723	40.3403%
16	WORKERS' COMPENSATION	54,106,440	1.33%	43,939,197	52,256,871	118.93%	10,860,208,441	0.4982%
17	OTHER LIABILITY	87,412,567	2.15%	83,698,870	44,749,142	53.46%	3,678,283,976	2.3764%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	985,934		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,348,835,718	33.11%	1,278,380,872	985,657,676	77.10%	9,473,636,683	14.2378%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-941		173,878	
19.4	COMMERCIAL AUTO LIABILITY	58,577,857	1.44%	55,453,564	35,269,721	63.60%	1,932,768,304	3.0308%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	951,623,655	23.36%	888,379,686	695,320,217	78.27%	7,149,868,633	13.3097%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	43,549,102	1.07%	39,965,592	31,620,638	79.12%	733,095,319	5.9404%
22	AIRCRAFT	0	0.00%	0	2		199,440,436	
23	FIDELITY	906,511	0.02%	905,856	-79,802	-8.81%	113,802,997	0.7966%
24	SURETY	399,256	0.01%	364,435	136,066	37.34%	518,441,305	0.0770%
34	GRAND TOTAL-ALL LINES:	4,073,601,019	100.00%	3,796,906,477	2,826,507,547	74.44%	49,526,729,646	8.2251%

AMERICAN INTRNL GRP (Group # 12)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	6,101,368	0.24%	4,740,003	6,891,695	145.39%	652,623,208	0.9349%
02.1	ALLIED LINES	262,889	0.01%	363,652	-44,452	-12.22%	441,441,602	0.0596%
02.3	FEDERAL FLOOD INSURANCE	104,447	0.00%	108,092	9,908	9.17%	109,175,639	0.0957%
04	HOMEOWNERS MULTIPLE PERIL	19,345,635	0.76%	26,623,874	20,333,398	76.37%	4,564,434,086	0.4238%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	13,714,312	0.54%	13,637,203	11,564,491	84.80%	2,082,328,792	0.6586%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	7,572,420	0.30%	8,458,284	3,741,101	44.23%	1,485,899,802	0.5096%
06	MORTGAGE GUARANTY	61,857,445	2.42%	63,406,682	-4,501,459	-7.10%	564,793,942	10.9522%
08	OCEAN MARINE	29,740,584	1.16%	28,227,914	19,677,397	69.71%	218,822,625	13.5912%
09	INLAND MARINE	77,621,443	3.03%	94,103,722	41,732,168	44.35%	1,239,716,678	6.2612%
11	MEDICAL MALPRACTICE	1,679,500	0.07%	1,422,727	1,447,135	101.72%	649,001,188	0.2588%
12	EARTHQUAKE	2,879,130	0.11%	1,974,710	5,820,209	294.74%	926,544,486	0.3107%
13	GROUP A AND H	7,764,178	0.30%	8,331,077	19,016,761	228.26%	256,634,021	3.0254%
15.5	OTHER ACCIDENT ONLY	-199,845	-0.01%	-195,156	-2,241	1.15%	33,042,091	-0.6048%
16	WORKERS' COMPENSATION	512,521,740	20.04%	385,284,524	515,139,834	133.70%	10,860,208,441	4.7193%
17	OTHER LIABILITY	523,355,352	20.46%	445,768,892	713,448,132	160.05%	3,678,283,976	14.2282%
18	PRODUCTS LIABILITY	4,350,109	0.17%	5,716,410	17,906,944	313.26%	201,070,134	2.1635%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	1	-1,602	-160200.00%	1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	657,496,098	25.70%	618,222,164	406,073,978	65.68%	9,473,636,683	6.9403%
19.3	COMMERCIAL AUTO NO-FAULT	-1,863	0.00%	2,803	-27,916	-995.93%	173,878	-1.0714%
19.4	COMMERCIAL AUTO LIABILITY	77,722,126	3.04%	75,849,411	50,039,524	65.97%	1,932,768,304	4.0213%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	454,658,967	17.77%	430,529,200	287,505,760	66.78%	7,149,868,633	6.3590%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	5,190,460	0.20%	4,986,110	4,110,326	82.44%	733,095,319	0.7080%
22	AIRCRAFT	35,719,366	1.40%	33,080,462	22,123,460	66.88%	199,440,436	17.9098%
23	FIDELITY	20,560,617	0.80%	18,336,063	12,328,339	67.24%	113,802,997	18.0669%
24	SURETY	18,092,020	0.71%	18,094,119	7,374,803	40.76%	518,441,305	3.4897%
26	BURGLARY & THEFT	1,593,943	0.06%	1,675,183	168,317	10.05%	13,413,018	11.8836%
27	BOILER & MACHINERY	13,627,393	0.53%	12,690,704	709,566	5.59%	103,415,580	13.1773%
28	CREDIT	0	0.00%	0	-46,433		78,936,999	
33	AGGREGATE WRITE-INS FOR OTHER LINES	4,546,103	0.18%	4,678,738	731,665	15.64%	320,360,389	1.4191%
34	GRAND TOTAL-ALL LINES:	2,557,875,938	100.00%	2,306,117,564	2,163,270,812	93.81%	49,526,729,646	5.1646%

ALLSTATE INS GRP (Group # 8)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	26,018,454	1.10%	26,681,988	10,041,174	37.63%	652,623,208	3.9867%
02.1	ALLIED LINES	18,039,360	0.76%	18,193,306	9,082,854	49.92%	441,441,602	4.0865%
02.3	FEDERAL FLOOD INSURANCE	12,703,710	0.54%	14,433,687	28,685	0.20%	109,175,639	11.6360%
04	HOMEOWNERS MULTIPLE PERIL	637,506,378	26.85%	595,679,991	321,935,895	54.05%	4,564,434,086	13.9668%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	46,246,248	1.95%	43,446,634	22,557,500	51.92%	2,082,328,792	2.2209%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	21,333,016	0.90%	20,610,138	7,903,051	38.35%	1,485,899,802	1.4357%
09	INLAND MARINE	21,420,102	0.90%	21,414,458	8,575,713	40.05%	1,239,716,678	1.7278%
12	EARTHQUAKE	2,966,401	0.12%	2,972,649	18,867,562	634.71%	926,544,486	0.3202%
14	CREDIT A&H(GRP&IND)	10,860,855	0.46%	11,536,523	424,050	3.68%	82,236,726	13.2068%
16	WORKERS' COMPENSATION	76,985	0.00%	-97,262	5,714,580	-5875.45%	10,860,208,441	0.0007%
17	OTHER LIABILITY	17,133,927	0.72%	16,310,855	12,936,102	79.31%	3,678,283,976	0.4658%
18	PRODUCTS LIABILITY	286,957	0.01%	301,937	1,662,077	550.47%	201,070,134	0.1427%
19.2	PRIVATE PASSENGER AUTO LIABILITY	854,408,088	35.98%	862,470,951	548,537,128	63.60%	9,473,636,683	9.0188%
19.4	COMMERCIAL AUTO LIABILITY	31,655,430	1.33%	30,767,728	22,737,949	73.90%	1,932,768,304	1.6378%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	658,466,173	27.73%	659,400,069	417,641,374	63.34%	7,149,868,633	9.2095%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	14,283,105	0.60%	14,434,159	6,085,465	42.16%	733,095,319	1.9483%
23	FIDELITY	64,222	0.00%	62,059	-4,463	-7.19%	113,802,997	0.0564%
24	SURETY	1,450	0.00%	2,143	0	0.00%	518,441,305	0.0003%
26	BURGLARY & THEFT	0	0.00%	768	-17	-2.21%	13,413,018	
27	BOILER & MACHINERY	69,494	0.00%	67,040	2,243	3.35%	103,415,580	0.0672%
28	CREDIT	739,943	0.03%	171,959	178,421	103.76%	78,936,999	0.9374%
33	AGGREGATE WRITE-INS FOR OTHER LINES	215,288	0.01%	1,469,566	1,075,472	73.18%	320,360,389	0.0672%
34	GRAND TOTAL-ALL LINES:	2,374,495,584	100.00%	2,340,331,344	1,415,982,813	60.50%	49,526,729,646	4.7944%

CALIFORNIA ST AUTO GRP (Group # 1278)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,227,829	0.07%	1,193,155	522,288	43.77%	652,623,208	0.1881%
02.1	ALLIED LINES	340,986	0.02%	331,784	23,538	7.09%	441,441,602	0.0772%
02.3	FEDERAL FLOOD INSURANCE	5,257,703	0.30%	4,930,195	184,977	3.75%	109,175,639	4.8158%
04	HOMEOWNERS MULTIPLE PERIL	229,270,944	12.90%	218,080,591	134,423,104	61.64%	4,564,434,086	5.0230%
09	INLAND MARINE	7,212,705	0.41%	7,081,165	2,231,059	31.51%	1,239,716,678	0.5818%
12	EARTHQUAKE	-633	0.00%	-633	123,274	-19474.57%	926,544,486	-0.0001%
13	GROUP A AND H	912,119	0.05%	947,924	611,520	64.51%	256,634,021	0.3554%
15.5	OTHER ACCIDENT ONLY	2,474,289	0.14%	2,575,903	1,379,365	53.55%	33,042,091	7.4883%
19.2	PRIVATE PASSENGER AUTO LIABILITY	815,838,517	45.90%	786,559,868	511,513,844	65.03%	9,473,636,683	8.6117%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	714,807,779	40.22%	695,822,705	441,213,998	63.41%	7,149,868,633	9.9975%
34	GRAND TOTAL-ALL LINES:	1,777,342,238	100.00%	1,717,522,656	1,092,226,967	63.59%	49,526,729,646	3.5887%

INTERINS EXCH OF THE AUTOMOBILE CLUB (Group # 1318)

2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
04	HOMEOWNERS MULTIPLE PERIL	160,563,975	9.77%	144,980,676	118,317,855	81.61%	4,564,434,086	3.5177%
09	INLAND MARINE	8,527,376	0.52%	8,341,181	2,343,639	28.10%	1,239,716,678	0.6878%
12	EARTHQUAKE	0	0.00%	0	3,432,421		926,544,486	
17	OTHER LIABILITY	7,046,863	0.43%	6,693,986	3,343,069	49.94%	3,678,283,976	0.1916%
19.2	PRIVATE PASSENGER AUTO LIABILITY	812,880,435	49.46%	766,790,257	468,617,885	61.11%	9,473,636,683	8.5804%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	654,609,691	39.83%	612,621,304	389,143,930	63.52%	7,149,868,633	9.1555%
34	GRAND TOTAL-ALL LINES:	1,643,628,340	100.00%	1,539,427,404	985,198,799	64.00%	49,526,729,646	3.3187%

MERCURY GEN GRP (Group # 660)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	2,191,498	0.14%	1,940,755	207,917	10.71%	652,623,208	0.3358%
02.1	ALLIED LINES	204,093	0.01%	177,321	423,999	239.11%	441,441,602	0.0462%
04	HOMEOWNERS MULTIPLE PERIL	94,270,518	5.90%	79,475,250	50,339,823	63.34%	4,564,434,086	2.0653%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	10,556,274	0.66%	8,994,148	4,336,552	48.22%	2,082,328,792	0.5069%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	5,091,491	0.32%	4,374,983	1,249,506	28.56%	1,485,899,802	0.3427%
12	EARTHQUAKE	193,609	0.01%	187,433	4,668	2.49%	926,544,486	0.0209%
17	OTHER LIABILITY	2,165,018	0.14%	1,986,030	3,876,599	195.19%	3,678,283,976	0.0589%
19.2	PRIVATE PASSENGER AUTO LIABILITY	844,535,637	52.84%	795,081,999	469,065,993	59.00%	9,473,636,683	8.9146%
19.4	COMMERCIAL AUTO LIABILITY	39,759,600	2.49%	36,438,934	22,938,076	62.95%	1,932,768,304	2.0571%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	575,102,653	35.98%	549,380,407	353,778,916	64.40%	7,149,868,633	8.0435%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	17,366,296	1.09%	15,558,993	6,273,607	40.32%	733,095,319	2.3689%
24	SURETY	8,297	0.00%	4,629	0	0.00%	518,441,305	0.0016%
33	AGGREGATE WRITE-INS FOR OTHER LINES	6,821,376	0.43%	5,550,782	3,819,472	68.81%	320,360,389	2.1293%
34	GRAND TOTAL-ALL LINES:	1,598,266,360	100.00%	1,499,151,663	916,315,128	61.12%	49,526,729,646	3.2271%

ALLIANZ INS GRP (Group # 761)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	45,200,396	4.29%	49,994,121	12,582,012	25.17%	652,623,208	6.9260%
02.1	ALLIED LINES	17,026,284	1.62%	11,122,021	18,036,024	162.16%	441,441,602	3.8570%
02.2	MULTIPLE PERIL CROP	25,710,494	2.44%	25,710,494	31,291,605	121.71%	149,265,273	17.2247%
03	FARMOWNERS MULTIPLE PERIL	5,950,849	0.56%	6,312,064	2,580,171	40.88%	144,342,485	4.1227%
04	HOMEOWNERS MULTIPLE PERIL	112,035,838	10.64%	112,172,193	53,817,675	47.98%	4,564,434,086	2.4545%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	156,148,130	14.82%	153,516,478	67,153,832	43.74%	2,082,328,792	7.4987%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	149,780,436	14.22%	147,745,342	61,388,691	41.55%	1,485,899,802	10.0801%
08	OCEAN MARINE	23,680,801	2.25%	23,357,621	10,185,008	43.60%	218,822,625	10.8219%
09	INLAND MARINE	107,204,096	10.18%	101,976,721	52,512,959	51.50%	1,239,716,678	8.6475%
10	FINANCIAL GUARANTY	0	0.00%	65,962	-3,308	-5.02%	417,535,767	
11	MEDICAL MALPRACTICE	26,482,429	2.51%	24,041,732	15,040,829	62.56%	649,001,188	4.0805%
12	EARTHQUAKE	28,771,534	2.73%	25,454,902	2,562,858	10.07%	926,544,486	3.1053%
15.5	OTHER ACCIDENT ONLY	564,776	0.05%	564,776	846,031	149.80%	33,042,091	1.7093%
16	WORKERS' COMPENSATION	61,985,527	5.88%	76,549,593	180,178,649	235.38%	10,860,208,441	0.5708%
17	OTHER LIABILITY	173,983,126	16.52%	169,302,907	143,009,421	84.47%	3,678,283,976	4.7300%
18	PRODUCTS LIABILITY	7,374,339	0.70%	7,955,406	113,933,377	1432.15%	201,070,134	3.6675%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	-40,594	0.00%	-40,594	-21,345	52.58%	1,803,524	-2.2508%
19.2	PRIVATE PASSENGER AUTO LIABILITY	20,506,928	1.95%	23,954,144	17,654,076	73.70%	9,473,636,683	0.2165%
19.4	COMMERCIAL AUTO LIABILITY	25,471,916	2.42%	29,594,377	17,463,219	59.01%	1,932,768,304	1.3179%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	16,400,157	1.56%	18,287,121	-4,523,479	-24.74%	7,149,868,633	0.2294%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	9,539,894	0.91%	10,654,645	3,026,599	28.41%	733,095,319	1.3013%
22	AIRCRAFT	230,795	0.02%	174,759	728,649	416.95%	199,440,436	0.1157%
23	FIDELITY	1,807	0.00%	1,807	-1,324	-73.27%	113,802,997	0.0016%
24	SURETY	22,686,345	2.15%	27,828,992	23,790,212	85.49%	518,441,305	4.3759%
26	BURGLARY & THEFT	220	0.00%	454	112,188	24711.01%	13,413,018	0.0016%
27	BOILER & MACHINERY	2,211,652	0.21%	1,690,619	954,486	56.46%	103,415,580	2.1386%
33	AGGREGATE WRITE-INS FOR OTHER LINES	14,552,954	1.38%	13,574,507	5,815,187	42.84%	320,360,389	4.5427%
34	GRAND TOTAL-ALL LINES:	1,053,461,129	100.00%	1,061,563,164	830,114,302	78.20%	49,526,729,646	2.1271%

HARTFORD FIRE & CAS GRP (Group # 91)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	36,741,501	3.49%	31,437,055	2,918,415	9.28%	652,623,208	5.6298%
02.1	ALLIED LINES	2,428,490	0.23%	2,541,552	492,039	19.36%	441,441,602	0.5501%
02.2	MULTIPLE PERIL CROP	2,877,394	0.27%	3,230,750	2,138,980	66.21%	149,265,273	1.9277%
02.3	FEDERAL FLOOD INSURANCE	11,857,624	1.13%	12,319,797	-400,846	-3.25%	109,175,639	10.8611%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-85,764		144,342,485	
04	HOMEOWNERS MULTIPLE PERIL	57,878,984	5.50%	55,978,316	33,819,429	60.42%	4,564,434,086	1.2680%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	184,828,028	17.55%	169,282,340	79,485,069	46.95%	2,082,328,792	8.8760%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	97,360,627	9.24%	92,733,518	32,258,703	34.79%	1,485,899,802	6.5523%
08	OCEAN MARINE	3,857,443	0.37%	3,851,140	1,467,592	38.11%	218,822,625	1.7628%
09	INLAND MARINE	64,801,479	6.15%	62,606,114	31,218,251	49.86%	1,239,716,678	5.2271%
11	MEDICAL MALPRACTICE	0	0.00%	0	0		649,001,188	
12	EARTHQUAKE	11,226,592	1.07%	11,245,420	157,992	1.40%	926,544,486	1.2117%
13	GROUP A AND H	1,063,551	0.10%	1,086,589	2,592,473	238.59%	256,634,021	0.4144%
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	250,000		560,919	
16	WORKERS' COMPENSATION	160,644,179	15.25%	155,213,630	144,442,607	93.06%	10,860,208,441	1.4792%
17	OTHER LIABILITY	109,315,397	10.38%	88,884,586	84,263,772	94.80%	3,678,283,976	2.9719%
18	PRODUCTS LIABILITY	17,006,492	1.61%	14,219,571	-2,279,218	-16.03%	201,070,134	8.4580%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	696	0.00%	421	32,454	7708.79%	1,803,524	0.0386%
19.2	PRIVATE PASSENGER AUTO LIABILITY	111,736,901	10.61%	104,874,248	73,287,631	69.88%	9,473,636,683	1.1795%
19.4	COMMERCIAL AUTO LIABILITY	50,837,347	4.83%	45,590,287	21,049,136	46.17%	1,932,768,304	2.6303%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	84,503,361	8.02%	80,431,300	47,263,335	58.76%	7,149,868,633	1.1819%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	14,537,938	1.38%	12,886,482	5,493,086	42.63%	733,095,319	1.9831%
22	AIRCRAFT	13,093,992	1.24%	11,212,096	4,053,307	36.15%	199,440,436	6.5654%
23	FIDELITY	7,431,590	0.71%	6,949,142	2,266,267	32.61%	113,802,997	6.5302%
24	SURETY	7,661,246	0.73%	7,331,147	4,781,083	65.22%	518,441,305	1.4777%
26	BURGLARY & THEFT	786,675	0.07%	715,387	-904,914	-126.49%	13,413,018	5.8650%
27	BOILER & MACHINERY	645,623	0.06%	552,290	-48,172	-8.72%	103,415,580	0.6243%
34	GRAND TOTAL-ALL LINES:	1,053,123,150	100.00%	975,173,178	570,012,707	58.45%	49,526,729,646	2.1264%

Travelers Property Cas Corp Grp (Group # 3321)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	27,099,245	2.66%	28,368,064	6,928,396	24.42%	652,623,208	4.1524%
02.1	ALLIED LINES	19,244,484	1.89%	20,331,749	-29,696,644	-146.06%	441,441,602	4.3595%
02.3	FEDERAL FLOOD INSURANCE	3,026,490	0.30%	3,247,618	0	0.00%	109,175,639	2.7721%
03	FARMOWNERS MULTIPLE PERIL	8,007,645	0.79%	7,423,013	3,457,382	46.58%	144,342,485	5.5477%
04	HOMEOWNERS MULTIPLE PERIL	48,789,004	4.79%	48,693,162	26,915,958	55.28%	4,564,434,086	1.0689%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	111,552,862	10.96%	97,271,538	50,780,148	52.20%	2,082,328,792	5.3571%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	127,343,019	12.51%	113,787,365	67,341,176	59.18%	1,485,899,802	8.5701%
08	OCEAN MARINE	3,649,532	0.36%	3,431,933	1,674,051	48.78%	218,822,625	1.6678%
09	INLAND MARINE	26,339,881	2.59%	26,240,430	31,162,286	118.76%	1,239,716,678	2.1247%
10	FINANCIAL GUARANTY	0	0.00%	31,131	0	0.00%	417,535,767	
11	MEDICAL MALPRACTICE	1,230,354	0.12%	1,164,154	2,492,702	214.12%	649,001,188	0.1896%
12	EARTHQUAKE	9,940,990	0.98%	10,630,862	2,769,226	26.05%	926,544,486	1.0729%
13	GROUP A AND H	0	0.00%	0	-1,149,821		256,634,021	
15.5	OTHER ACCIDENT ONLY	21,794,109	2.14%	21,794,109	6,876,645	31.55%	33,042,091	65.9586%
16	WORKERS' COMPENSATION	184,383,662	18.11%	116,695,780	150,584,059	129.04%	10,860,208,441	1.6978%
17	OTHER LIABILITY	141,269,425	13.88%	123,842,872	135,272,191	109.23%	3,678,283,976	3.8406%
18	PRODUCTS LIABILITY	1,828,335	0.18%	2,546,650	30,533,676	1198.97%	201,070,134	0.9093%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	54,034		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	24,761,004	2.43%	23,139,617	15,226,451	65.80%	9,473,636,683	0.2614%
19.3	COMMERCIAL AUTO NO-FAULT	12	0.00%	6	11,950	199166.67%	173,878	0.0069%
19.4	COMMERCIAL AUTO LIABILITY	98,424,959	9.67%	85,372,060	51,742,628	60.61%	1,932,768,304	5.0924%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	20,640,224	2.03%	19,214,629	12,674,732	65.96%	7,149,868,633	0.2887%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	25,958,391	2.55%	25,172,383	22,265,830	88.45%	733,095,319	3.5409%
22	AIRCRAFT	-1,223	0.00%	-1,223	64,650	-5286.18%	199,440,436	-0.0006%
23	FIDELITY	12,106,066	1.19%	11,567,709	11,606,845	100.34%	113,802,997	10.6377%
24	SURETY	86,940,606	8.54%	74,117,470	-11,757,007	-15.86%	518,441,305	16.7696%
26	BURGLARY & THEFT	957,795	0.09%	1,443,436	-1,359,228	-94.17%	13,413,018	7.1408%
27	BOILER & MACHINERY	11,972,508	1.18%	11,299,963	4,675,970	41.38%	103,415,580	11.5771%
28	CREDIT	769,756	0.08%	777,203	81,541	10.49%	78,936,999	0.9752%
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	0	798,492		320,360,389	
34	GRAND TOTAL-ALL LINES:	1,018,029,136	100.00%	877,603,680	592,028,318	67.46%	49,526,729,646	2.0555%

CNA INS GRP (Group # 218)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	3,282,447	0.35%	3,498,219	-3,570,521	-102.07%	652,623,208	0.5030%
02.1	ALLIED LINES	23,184,930	2.49%	24,845,956	755,022	3.04%	441,441,602	5.2521%
02.2	MULTIPLE PERIL CROP	-99,865	-0.01%	-99,865	0	0.00%	149,265,273	-0.0669%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-60,581		144,342,485	
04	HOMEOWNERS MULTIPLE PERIL	30,180,748	3.24%	29,359,335	13,594,914	46.31%	4,564,434,086	0.6612%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	65,589,670	7.04%	57,561,081	44,079,308	76.58%	2,082,328,792	3.1498%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	51,976,336	5.58%	50,091,925	84,671,293	169.03%	1,485,899,802	3.4980%
08	OCEAN MARINE	18,676,233	2.01%	18,325,822	7,909,664	43.16%	218,822,625	8.5349%
09	INLAND MARINE	51,541,406	5.53%	58,494,009	65,768,999	112.44%	1,239,716,678	4.1575%
10	FINANCIAL GUARANTY	0	0.00%	20,754	-2,014,732	-9707.68%	417,535,767	
11	MEDICAL MALPRACTICE	17,925,196	1.92%	18,411,698	-2,369,804	-12.87%	649,001,188	2.7620%
12	EARTHQUAKE	19,771	0.00%	-1,941,382	296,284	-15.26%	926,544,486	0.0021%
13	GROUP A AND H	93,197,836	10.01%	80,974,420	61,537,101	76.00%	256,634,021	36.3155%
15.1	COLLECTIVELY RENEWABLE A&H	412	0.00%	412	8,428	2045.63%	560,919	0.0735%
15.3	GUARANTEED RENEWABLE A&H	48,530,109	5.21%	17,186,299	28,262,198	164.45%	75,559,405	64.2278%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	1,030	0.00%	1,030	15,710	1525.24%	10,636,335	0.0097%
15.7	FEDERAL EMPLOYEES HEALTH BENEFITS PROG	35,013,308	3.76%	35,013,308	34,502,177	98.54%	35,013,308	100.0000%
16	WORKERS' COMPENSATION	131,042,850	14.07%	149,458,607	186,399,917	124.72%	10,860,208,441	1.2066%
17	OTHER LIABILITY	96,232,878	10.33%	83,760,847	-10,318,305	-12.32%	3,678,283,976	2.6162%
18	PRODUCTS LIABILITY	6,472,887	0.70%	5,518,560	17,217,285	311.99%	201,070,134	3.2192%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	44,736,821	4.80%	45,217,510	-16,070,773	-35.54%	9,473,636,683	0.4722%
19.4	COMMERCIAL AUTO LIABILITY	56,376,996	6.05%	58,756,415	13,453,660	22.90%	1,932,768,304	2.9169%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	26,733,344	2.87%	26,507,487	16,129,151	60.85%	7,149,868,633	0.3739%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	11,615,272	1.25%	12,072,250	6,685,787	55.38%	733,095,319	1.5844%
22	AIRCRAFT	23,260,105	2.50%	17,203,371	-1,149,433	-6.68%	199,440,436	11.6627%
23	FIDELITY	7,207,002	0.77%	5,925,585	-3,885,479	-65.57%	113,802,997	6.3329%
24	SURETY	58,086,020	6.24%	56,196,821	102,390,380	182.20%	518,441,305	11.2040%
26	BURGLARY & THEFT	21,554	0.00%	22,593	-18,774	-83.10%	13,413,018	0.1607%
27	BOILER & MACHINERY	8,869,981	0.95%	8,529,155	1,878,524	22.02%	103,415,580	8.5770%
28	CREDIT	3,443,948	0.37%	3,852,457	908,917	23.59%	78,936,999	4.3629%
33	AGGREGATE WRITE-INS FOR OTHER LINES	18,076,533	1.94%	14,799,633	15,532,487	104.95%	320,360,389	5.6426%
34	GRAND TOTAL-ALL LINES:	931,195,758	100.00%	879,564,311	662,538,804	75.33%	49,526,729,646	1.8802%

CHUBB & SON INC (Group # 38)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,258,344	0.14%	1,243,568	2,671,331	214.81%	652,623,208	0.1928%
02.1	ALLIED LINES	324,014	0.03%	332,454	-264,333	-79.51%	441,441,602	0.0734%
04	HOMEOWNERS MULTIPLE PERIL	41,514,615	4.46%	39,085,036	18,151,286	46.44%	4,564,434,086	0.9095%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	135,858,133	14.61%	122,982,169	61,105,288	49.69%	2,082,328,792	6.5243%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	76,340,593	8.21%	67,930,715	23,935,510	35.24%	1,485,899,802	5.1377%
08	OCEAN MARINE	6,505,925	0.70%	5,863,128	940,649	16.04%	218,822,625	2.9732%
09	INLAND MARINE	30,264,136	3.25%	25,217,590	13,951,496	55.32%	1,239,716,678	2.4412%
11	MEDICAL MALPRACTICE	4,721,361	0.51%	3,957,784	8,650,158	218.56%	649,001,188	0.7275%
12	EARTHQUAKE	12,896,029	1.39%	12,239,753	117,779	0.96%	926,544,486	1.3918%
13	GROUP A AND H	7,980,864	0.86%	8,067,789	2,754,385	34.14%	256,634,021	3.1098%
15.5	OTHER ACCIDENT ONLY	23,281	0.00%	19,030	994	5.22%	33,042,091	0.0705%
16	WORKERS' COMPENSATION	129,458,229	13.92%	103,993,895	60,131,741	57.82%	10,860,208,441	1.1920%
17	OTHER LIABILITY	299,069,814	32.15%	263,316,237	200,372,697	76.10%	3,678,283,976	8.1307%
18	PRODUCTS LIABILITY	35,878,284	3.86%	33,024,426	56,514,905	171.13%	201,070,134	17.8437%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	25,445,044	2.74%	26,450,530	17,840,821	67.45%	9,473,636,683	0.2686%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		173,878	
19.4	COMMERCIAL AUTO LIABILITY	31,058,134	3.34%	29,015,905	5,775,697	19.91%	1,932,768,304	1.6069%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	6,785,479	0.73%	6,766,761	2,166,696	32.02%	7,149,868,633	0.0949%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	6,952,270	0.75%	6,924,254	3,241,223	46.81%	733,095,319	0.9483%
22	AIRCRAFT	19,384,043	2.08%	14,585,289	8,516,754	58.39%	199,440,436	9.7192%
23	FIDELITY	23,096,143	2.48%	20,211,393	7,745,866	38.32%	113,802,997	20.2948%
24	SURETY	12,680,769	1.36%	10,046,946	-2,185,274	-21.75%	518,441,305	2.4459%
26	BURGLARY & THEFT	3,473,470	0.37%	4,308,666	450,573	10.46%	13,413,018	25.8963%
27	BOILER & MACHINERY	18,732,621	2.01%	17,084,273	7,056,601	41.30%	103,415,580	18.1139%
28	CREDIT	489,851	0.05%	330,692	241,073	72.90%	78,936,999	0.6206%
34	GRAND TOTAL-ALL LINES:	930,191,446	100.00%	822,998,283	499,883,916	60.74%	49,526,729,646	1.8782%

LIBERTY MUT GRP (Group # 111)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	19,130,036	2.08%	17,989,440	6,270,607	34.86%	652,623,208	2.9313%
02.1	ALLIED LINES	6,645,656	0.72%	5,054,909	1,908,717	37.76%	441,441,602	1.5054%
02.3	FEDERAL FLOOD INSURANCE	655,500	0.07%	640,713	2,191	0.34%	109,175,639	0.6004%
03	FARMOWNERS MULTIPLE PERIL	3,340,848	0.36%	3,645,613	-323,651	-8.88%	144,342,485	2.3145%
04	HOMEOWNERS MULTIPLE PERIL	41,433,980	4.51%	52,112,278	44,024,930	84.48%	4,564,434,086	0.9078%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	85,361,816	9.28%	80,620,977	41,725,127	51.75%	2,082,328,792	4.0993%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	82,806,756	9.00%	78,312,924	22,180,722	28.32%	1,485,899,802	5.5728%
08	OCEAN MARINE	6,066,801	0.66%	4,934,202	1,256,717	25.47%	218,822,625	2.7725%
09	INLAND MARINE	10,489,896	1.14%	10,631,292	1,531,844	14.41%	1,239,716,678	0.8462%
11	MEDICAL MALPRACTICE	400	0.00%	303	0	0.00%	649,001,188	0.0001%
12	EARTHQUAKE	4,075,581	0.44%	3,655,713	56,160	1.54%	926,544,486	0.4399%
13	GROUP A AND H	4,729	0.00%	4,729	348,998	7379.95%	256,634,021	0.0018%
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	-10,346		560,919	
15.2	NON-CANCELLABLE A&H	21,116	0.00%	21,116	35,005	165.77%	22,936	92.0649%
15.3	GUARANTEED RENEWABLE A&H	394	0.00%	394	-212	-53.81%	75,559,405	0.0005%
15.6	ALL OTHER A&H	0	0.00%	0	0		8,378,723	
16	WORKERS' COMPENSATION	285,787,347	31.08%	271,646,179	284,432,979	104.71%	10,860,208,441	2.6315%
17	OTHER LIABILITY	80,350,227	8.74%	70,033,551	74,231,610	105.99%	3,678,283,976	2.1844%
18	PRODUCTS LIABILITY	6,602,157	0.72%	7,588,840	-13,482,016	-177.66%	201,070,134	3.2835%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	64,111		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	63,455,648	6.90%	58,033,782	41,015,575	70.68%	9,473,636,683	0.6698%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		173,878	
19.4	COMMERCIAL AUTO LIABILITY	117,236,926	12.75%	107,148,508	76,968,008	71.83%	1,932,768,304	6.0658%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	54,001,026	5.87%	49,935,470	33,390,225	66.87%	7,149,868,633	0.7553%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	23,967,339	2.61%	22,631,372	9,395,727	41.52%	733,095,319	3.2693%
22	AIRCRAFT	13,140,657	1.43%	8,481,992	605,904	7.14%	199,440,436	6.5888%
23	FIDELITY	1,454,308	0.16%	635,229	900,892	141.82%	113,802,997	1.2779%
24	SURETY	13,214,571	1.44%	12,279,516	2,513,211	20.47%	518,441,305	2.5489%
26	BURGLARY & THEFT	59,296	0.01%	169,856	-271,897	-160.08%	13,413,018	0.4421%
27	BOILER & MACHINERY	277,549	0.03%	670,570	-199,432	-29.74%	103,415,580	0.2684%
34	GRAND TOTAL-ALL LINES:	919,580,560	100.00%	866,879,468	628,571,706	72.51%	49,526,729,646	1.8567%

GREAT AMER E&S INS CO (Group # 84)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	4,811,915	0.54%	10,614,604	-814,452	-7.67%	652,623,208	0.7373%
02.1	ALLIED LINES	10,534,474	1.19%	10,102,841	3,658,882	36.22%	441,441,602	2.3864%
02.2	MULTIPLE PERIL CROP	12,628,391	1.43%	12,800,646	-1,101,259	-8.60%	149,265,273	8.4604%
03	FARMOWNERS MULTIPLE PERIL	3,445,265	0.39%	3,249,814	498,013	15.32%	144,342,485	2.3869%
04	HOMEOWNERS MULTIPLE PERIL	2,688,529	0.30%	2,657,548	616,672	23.20%	4,564,434,086	0.0589%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	25,278,475	2.85%	24,557,810	10,071,189	41.01%	2,082,328,792	1.2140%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	21,337,489	2.41%	19,471,466	10,249,789	52.64%	1,485,899,802	1.4360%
08	OCEAN MARINE	7,481,498	0.84%	7,268,526	2,397,766	32.99%	218,822,625	3.4190%
09	INLAND MARINE	28,649,246	3.23%	27,142,191	4,465,882	16.45%	1,239,716,678	2.3110%
12	EARTHQUAKE	43,492,309	4.91%	35,124,166	1,121,610	3.19%	926,544,486	4.6940%
13	GROUP A AND H	103,150	0.01%	101,288	40,398	39.88%	256,634,021	0.0402%
16	WORKERS' COMPENSATION	223,303,863	25.21%	216,475,566	147,304,205	68.05%	10,860,208,441	2.0562%
17	OTHER LIABILITY	67,392,981	7.61%	60,178,010	44,063,356	73.22%	3,678,283,976	1.8322%
18	PRODUCTS LIABILITY	95,513	0.01%	105,775	742,153	701.63%	201,070,134	0.0475%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	15	0.00%	15	-90,880	-605866.67%	1,803,524	0.0008%
19.2	PRIVATE PASSENGER AUTO LIABILITY	210,110,901	23.72%	190,687,245	106,491,786	55.85%	9,473,636,683	2.2178%
19.3	COMMERCIAL AUTO NO-FAULT	937	0.00%	555	-61	-10.99%	173,878	0.5389%
19.4	COMMERCIAL AUTO LIABILITY	17,074,813	1.93%	17,636,028	7,757,185	43.98%	1,932,768,304	0.8834%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	154,804,421	17.48%	142,514,829	72,014,919	50.53%	7,149,868,633	2.1651%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	9,152,777	1.03%	8,882,204	3,821,795	43.03%	733,095,319	1.2485%
22	AIRCRAFT	-17	0.00%	17,667	4,112	23.28%	199,440,436	0.0000%
23	FIDELITY	3,545,745	0.40%	3,512,667	1,261,792	35.92%	113,802,997	3.1157%
24	SURETY	11,116,005	1.25%	10,210,795	481,201	4.71%	518,441,305	2.1441%
26	BURGLARY & THEFT	173,179	0.02%	264,211	27,067	10.24%	13,413,018	1.2911%
27	BOILER & MACHINERY	892,770	0.10%	841,508	41,345	4.91%	103,415,580	0.8633%
28	CREDIT	2,600,840	0.29%	2,746,163	-743,198	-27.06%	78,936,999	3.2948%
33	AGGREGATE WRITE-INS FOR OTHER LINES	25,073,061	2.83%	21,370,169	9,996,611	46.78%	320,360,389	7.8265%
34	GRAND TOTAL-ALL LINES:	885,788,546	100.00%	828,534,307	424,377,878	51.22%	49,526,729,646	1.7885%

NATIONWIDE CORP (Group # 140)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	18,295,899	2.14%	16,108,665	5,075,789	31.51%	652,623,208	2.8034%
02.1	ALLIED LINES	6,363,625	0.74%	6,112,684	6,685,895	109.38%	441,441,602	1.4416%
02.3	FEDERAL FLOOD INSURANCE	410,001	0.05%	415,532	7,801	1.88%	109,175,639	0.3755%
03	FARMOWNERS MULTIPLE PERIL	69,416,263	8.13%	74,033,739	38,833,497	52.45%	144,342,485	48.0914%
04	HOMEOWNERS MULTIPLE PERIL	131,774,358	15.43%	120,426,528	87,352,500	72.54%	4,564,434,086	2.8870%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	70,254,367	8.22%	66,630,353	46,374,191	69.60%	2,082,328,792	3.3738%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	78,486,685	9.19%	75,778,391	34,535,847	45.57%	1,485,899,802	5.2821%
08	OCEAN MARINE	2,159,079	0.25%	1,529,938	926,300	60.54%	218,822,625	0.9867%
09	INLAND MARINE	14,183,680	1.66%	13,962,489	2,488,606	17.82%	1,239,716,678	1.1441%
11	MEDICAL MALPRACTICE	3,115	0.00%	3,115	-55,744	-1789.53%	649,001,188	0.0005%
12	EARTHQUAKE	19,125,050	2.24%	19,526,996	338,757	1.73%	926,544,486	2.0641%
13	GROUP A AND H	263,435	0.03%	257,993	165,035	63.97%	256,634,021	0.1027%
15.1	COLLECTIVELY RENEWABLE A&H	540,843	0.06%	533,428	416,547	78.09%	560,919	96.4209%
15.3	GUARANTEED RENEWABLE A&H	12,023	0.00%	7,540	481	6.38%	75,559,405	0.0159%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	5,897	0.00%	3,639	-1,980	-54.41%	10,636,335	0.0554%
15.5	OTHER ACCIDENT ONLY	35,584	0.00%	24,759	-7,856	-31.73%	33,042,091	0.1077%
15.6	ALL OTHER A&H	38	0.00%	53	5	9.43%	8,378,723	0.0005%
16	WORKERS' COMPENSATION	867,850	0.10%	1,244,837	11,525,758	925.88%	10,860,208,441	0.0080%
17	OTHER LIABILITY	48,417,085	5.67%	36,507,767	51,896,522	142.15%	3,678,283,976	1.3163%
18	PRODUCTS LIABILITY	2,946,475	0.34%	2,399,642	3,002,248	125.11%	201,070,134	1.4654%
19.2	PRIVATE PASSENGER AUTO LIABILITY	175,868,981	20.59%	171,110,311	121,479,270	70.99%	9,473,636,683	1.8564%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		173,878	
19.4	COMMERCIAL AUTO LIABILITY	67,544,119	7.91%	68,921,295	61,877,349	89.78%	1,932,768,304	3.4947%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	122,907,956	14.39%	117,606,295	82,058,319	69.77%	7,149,868,633	1.7190%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	18,937,377	2.22%	19,306,044	8,932,703	46.27%	733,095,319	2.5832%
23	FIDELITY	258,402	0.03%	235,881	14,351	6.08%	113,802,997	0.2271%
24	SURETY	1,933,467	0.23%	1,887,556	83,917	4.45%	518,441,305	0.3729%
26	BURGLARY & THEFT	330,182	0.04%	328,655	30,998	9.43%	13,413,018	2.4617%
27	BOILER & MACHINERY	2,770,771	0.32%	2,876,493	556,408	19.34%	103,415,580	2.6793%
33	AGGREGATE WRITE-INS FOR OTHER LINES	67,659	0.01%	6,965	189,430	2719.74%	320,360,389	0.0211%
34	GRAND TOTAL-ALL LINES:	854,180,265	100.00%	817,787,582	564,782,940	69.06%	49,526,729,646	1.7247%

SAFECO INS GRP (Group # 163)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	19,848,315	2.45%	19,095,105	7,611,311	39.86%	652,623,208	3.0413%
02.1	ALLIED LINES	21,105,676	2.61%	20,611,928	11,813,118	57.31%	441,441,602	4.7811%
03	FARMOWNERS MULTIPLE PERIL	182,172	0.02%	193,086	417,221	216.08%	144,342,485	0.1262%
04	HOMEOWNERS MULTIPLE PERIL	155,505,108	19.22%	148,037,341	91,990,430	62.14%	4,564,434,086	3.4069%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	47,527,945	5.87%	44,017,496	19,028,767	43.23%	2,082,328,792	2.2824%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	40,954,742	5.06%	38,887,976	94,483,688	242.96%	1,485,899,802	2.7562%
09	INLAND MARINE	14,058,258	1.74%	13,858,359	5,717,751	41.26%	1,239,716,678	1.1340%
10	FINANCIAL GUARANTY	0	0.00%	0	-10,675		417,535,767	
11	MEDICAL MALPRACTICE	1,245,408	0.15%	5,907,500	2,887,328	48.88%	649,001,188	0.1919%
12	EARTHQUAKE	25,175,989	3.11%	25,146,024	2,801,481	11.14%	926,544,486	2.7172%
15.3	GUARANTEED RENEWABLE A&H	150,908	0.02%	152,577	175,090	114.76%	75,559,405	0.1997%
16	WORKERS' COMPENSATION	52,141,412	6.45%	54,028,852	72,502,736	134.19%	10,860,208,441	0.4801%
17	OTHER LIABILITY	36,065,884	4.46%	34,717,367	61,624,361	177.50%	3,678,283,976	0.9805%
18	PRODUCTS LIABILITY	1,074,464	0.13%	952,242	-129,981,276	-13650.03%	201,070,134	0.5344%
19.2	PRIVATE PASSENGER AUTO LIABILITY	162,011,942	20.03%	156,568,503	103,142,769	65.88%	9,473,636,683	1.7101%
19.4	COMMERCIAL AUTO LIABILITY	67,793,599	8.38%	63,657,121	31,624,800	49.68%	1,932,768,304	3.5076%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	117,213,809	14.49%	112,990,066	71,007,940	62.84%	7,149,868,633	1.6394%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	17,870,431	2.21%	17,528,527	7,498,333	42.78%	733,095,319	2.4377%
22	AIRCRAFT	0	0.00%	0	270		199,440,436	
23	FIDELITY	146,927	0.02%	125,398	-4,912	-3.92%	113,802,997	0.1291%
24	SURETY	28,357,995	3.51%	28,052,300	12,629,716	45.02%	518,441,305	5.4699%
26	BURGLARY & THEFT	42,707	0.01%	37,439	54	0.14%	13,413,018	0.3184%
27	BOILER & MACHINERY	546,375	0.07%	393,277	48,257	12.27%	103,415,580	0.5283%
34	GRAND TOTAL-ALL LINES:	809,020,069	100.00%	784,958,481	467,008,556	59.49%	49,526,729,646	1.6335%

LUMBERMENS MUT CAS GRP (Group # 108)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	2,622,579	0.33%	2,579,999	-581,885	-22.55%	652,623,208	0.4019%
02.1	ALLIED LINES	1,094,785	0.14%	1,175,937	719,758	61.21%	441,441,602	0.2480%
04	HOMEOWNERS MULTIPLE PERIL	22,862,740	2.87%	21,662,605	9,785,730	45.17%	4,564,434,086	0.5009%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	42,772,343	5.37%	41,436,768	18,306,157	44.18%	2,082,328,792	2.0541%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	38,037,140	4.78%	37,211,841	18,523,765	49.78%	1,485,899,802	2.5599%
08	OCEAN MARINE	1,415,855	0.18%	1,306,581	292,789	22.41%	218,822,625	0.6470%
09	INLAND MARINE	18,447,741	2.32%	17,952,665	5,942,100	33.10%	1,239,716,678	1.4881%
11	MEDICAL MALPRACTICE	266,098	0.03%	58,206	1,598	2.75%	649,001,188	0.0410%
12	EARTHQUAKE	4,897,671	0.61%	4,978,971	611,254	12.28%	926,544,486	0.5286%
13	GROUP A AND H	4,581,374	0.58%	4,581,374	2,587,280	56.47%	256,634,021	1.7852%
16	WORKERS' COMPENSATION	405,244,577	50.88%	375,946,928	316,746,866	84.25%	10,860,208,441	3.7315%
17	OTHER LIABILITY	117,538,514	14.76%	106,710,590	113,406,911	106.28%	3,678,283,976	3.1955%
18	PRODUCTS LIABILITY	-8,588,273	-1.08%	2,321,631	-8,059,722	-347.16%	201,070,134	-4.2713%
19.2	PRIVATE PASSENGER AUTO LIABILITY	24,190,564	3.04%	23,145,682	12,840,329	55.48%	9,473,636,683	0.2553%
19.4	COMMERCIAL AUTO LIABILITY	55,339,768	6.95%	57,239,002	31,510,380	55.05%	1,932,768,304	2.8632%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	16,489,998	2.07%	15,918,020	12,211,901	76.72%	7,149,868,633	0.2306%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	10,628,132	1.33%	9,702,011	5,036,473	51.91%	733,095,319	1.4498%
22	AIRCRAFT	-57,224	-0.01%	-47,412	-631,122	1331.14%	199,440,436	-0.0287%
23	FIDELITY	1,593,984	0.20%	1,586,977	304,473	19.19%	113,802,997	1.4007%
24	SURETY	34,192,675	4.29%	29,443,478	49,810,938	169.17%	518,441,305	6.5953%
26	BURGLARY & THEFT	136,649	0.02%	153,796	9,596	6.24%	13,413,018	1.0188%
27	BOILER & MACHINERY	640,287	0.08%	1,004,080	-1,749,751	-174.26%	103,415,580	0.6191%
28	CREDIT	2,144,302	0.27%	2,138,454	2,921,921	136.64%	78,936,999	2.7165%
34	GRAND TOTAL-ALL LINES:	796,492,279	100.00%	758,208,184	590,547,739	77.89%	49,526,729,646	1.6082%

UNITED SERVICES AUTOMOBILE ASN GRP (Group # 200)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	10,472,462	1.33%	10,173,805	3,876,735	38.11%	652,623,208	1.6047%
02.1	ALLIED LINES	3,896,858	0.50%	3,814,138	5,228,830	137.09%	441,441,602	0.8828%
02.3	FEDERAL FLOOD INSURANCE	3,474,766	0.44%	3,482,381	87,226	2.50%	109,175,639	3.1827%
04	HOMEOWNERS MULTIPLE PERIL	192,252,271	24.49%	184,083,211	97,156,682	52.78%	4,564,434,086	4.2120%
08	OCEAN MARINE	1,745,617	0.22%	1,712,905	771,868	45.06%	218,822,625	0.7977%
09	INLAND MARINE	9,660,668	1.23%	9,400,100	2,874,002	30.57%	1,239,716,678	0.7793%
12	EARTHQUAKE	113,054	0.01%	106,570	1,703,181	1598.18%	926,544,486	0.0122%
17	OTHER LIABILITY	10,881,247	1.39%	10,862,435	4,110,970	37.85%	3,678,283,976	0.2958%
19.2	PRIVATE PASSENGER AUTO LIABILITY	296,982,910	37.83%	288,696,062	213,334,169	73.90%	9,473,636,683	3.1348%
19.4	COMMERCIAL AUTO LIABILITY	0	0.00%	0	-3		1,932,768,304	
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	255,576,274	32.56%	249,909,267	168,913,390	67.59%	7,149,868,633	3.5746%
34	GRAND TOTAL-ALL LINES:	785,056,126	100.00%	762,240,875	498,057,048	65.34%	49,526,729,646	1.5851%

ST PAUL GRP (Group # 164)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	19,852,732	2.64%	18,685,509	6,388,214	34.19%	652,623,208	3.0420%
02.1	ALLIED LINES	13,419,817	1.78%	14,022,318	3,963,878	28.27%	441,441,602	3.0400%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-599		144,342,485	
04	HOMEOWNERS MULTIPLE PERIL	-1,260	0.00%	102,998	-43,809	-42.53%	4,564,434,086	0.0000%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	59,213,871	7.86%	58,178,741	13,255,219	22.78%	2,082,328,792	2.8436%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	6,659,423	0.88%	7,055,481	5,711,836	80.96%	1,485,899,802	0.4482%
08	OCEAN MARINE	10,518,929	1.40%	9,164,877	15,092,298	164.68%	218,822,625	4.8071%
09	INLAND MARINE	29,547,391	3.92%	27,926,863	13,264,213	47.50%	1,239,716,678	2.3834%
10	FINANCIAL GUARANTY	0	0.00%	33,122	0	0.00%	417,535,767	
11	MEDICAL MALPRACTICE	6,108,113	0.81%	11,698,146	-9,112,273	-77.90%	649,001,188	0.9412%
12	EARTHQUAKE	88,318,557	11.73%	88,318,751	116,117	0.13%	926,544,486	9.5320%
15.6	ALL OTHER A&H	24,433	0.00%	35,922	-4,710,262	-13112.47%	8,378,723	0.2916%
16	WORKERS' COMPENSATION	148,595,454	19.73%	136,084,981	147,506,619	108.39%	10,860,208,441	1.3683%
17	OTHER LIABILITY	166,894,649	22.16%	154,864,523	77,241,602	49.88%	3,678,283,976	4.5373%
18	PRODUCTS LIABILITY	33,974,718	4.51%	30,319,698	1,004,589,128	3313.32%	201,070,134	16.8969%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	-1		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	-1,341	0.00%	152,725	6,155,792	4030.64%	9,473,636,683	0.0000%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	12,989		173,878	
19.4	COMMERCIAL AUTO LIABILITY	95,550,264	12.69%	93,207,077	57,750,826	61.96%	1,932,768,304	4.9437%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	701	0.00%	71,579	-59,923	-83.72%	7,149,868,633	0.0000%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	21,606,236	2.87%	22,440,528	10,358,640	46.16%	733,095,319	2.9473%
22	AIRCRAFT	7,098,126	0.94%	8,557,633	4,590,476	53.64%	199,440,436	3.5590%
23	FIDELITY	2,637,730	0.35%	2,916,062	880,355	30.19%	113,802,997	2.3178%
24	SURETY	39,908,040	5.30%	29,108,083	29,615,230	101.74%	518,441,305	7.6977%
26	BURGLARY & THEFT	559,341	0.07%	708,859	206,159	29.08%	13,413,018	4.1701%
27	BOILER & MACHINERY	2,644,178	0.35%	2,604,018	989,767	38.01%	103,415,580	2.5568%
28	CREDIT	0	0.00%	0	0		78,936,999	
34	GRAND TOTAL-ALL LINES:	753,130,098	100.00%	716,258,498	1,383,762,491	193.19%	49,526,729,646	1.5207%

ACE LTD (Group # 626)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	7,098,060	1.07%	17,016,021	3,598,787	21.15%	652,623,208	1.0876%
02.1	ALLIED LINES	2,575,254	0.39%	2,495,610	447,441	17.93%	441,441,602	0.5834%
02.2	MULTIPLE PERIL CROP	38,523,263	5.82%	38,523,263	8,562,369	22.23%	149,265,273	25.8086%
03	FARMOWNERS MULTIPLE PERIL	3,399,698	0.51%	3,800,162	1,825,724	48.04%	144,342,485	2.3553%
04	HOMEOWNERS MULTIPLE PERIL	44,466	0.01%	109,601	776,777	708.73%	4,564,434,086	0.0010%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	25,572,507	3.86%	23,797,383	1,636,611	6.88%	2,082,328,792	1.2281%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	3,283,157	0.50%	10,219,606	-4,459,101	-43.63%	1,485,899,802	0.2210%
08	OCEAN MARINE	4,021,122	0.61%	3,844,507	5,362,753	139.49%	218,822,625	1.8376%
09	INLAND MARINE	29,721,443	4.49%	43,629,614	19,702,711	45.16%	1,239,716,678	2.3974%
10	FINANCIAL GUARANTY	449,178	0.07%	0	0		417,535,767	0.1076%
11	MEDICAL MALPRACTICE	2,260,570	0.34%	2,276,283	250,150	10.99%	649,001,188	0.3483%
12	EARTHQUAKE	11,042,671	1.67%	10,041,961	2,621,731	26.11%	926,544,486	1.1918%
13	GROUP A AND H	10,324,885	1.56%	9,555,760	6,319,793	66.14%	256,634,021	4.0232%
15.5	OTHER ACCIDENT ONLY	484,582	0.07%	492,397	88,323	17.94%	33,042,091	1.4666%
15.6	ALL OTHER A&H	0	0.00%	0	0		8,378,723	
16	WORKERS' COMPENSATION	172,729,467	26.09%	163,355,538	134,704,913	82.46%	10,860,208,441	1.5905%
17	OTHER LIABILITY	281,683,335	42.55%	250,492,777	237,642,248	94.87%	3,678,283,976	7.6580%
18	PRODUCTS LIABILITY	3,497,232	0.53%	3,922,751	10,696,267	272.67%	201,070,134	1.7393%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	0	0.00%	0	-111,682		9,473,636,683	
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	11	-25,343	-230390.91%	173,878	
19.4	COMMERCIAL AUTO LIABILITY	15,671,070	2.37%	10,799,658	14,427,129	133.59%	1,932,768,304	0.8108%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	0	0.00%	0	57		7,149,868,633	
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	1,055,839	0.16%	685,573	670,343	97.78%	733,095,319	0.1440%
22	AIRCRAFT	14,415,521	2.18%	19,256,779	84,653,916	439.61%	199,440,436	7.2280%
23	FIDELITY	465,993	0.07%	173,724	-112,431	-64.72%	113,802,997	0.4095%
24	SURETY	2,842,734	0.43%	2,423,450	-1,870,427	-77.18%	518,441,305	0.5483%
26	BURGLARY & THEFT	0	0.00%	0	153		13,413,018	
27	BOILER & MACHINERY	15,210	0.00%	12,185	460,126	3776.17%	103,415,580	0.0147%
28	CREDIT	11,771,036	1.78%	12,087,883	900,155	7.45%	78,936,999	14.9119%
33	AGGREGATE WRITE-INS FOR OTHER LINES	19,089,032	2.88%	19,089,032	4,677,567	24.50%	320,360,389	5.9586%
34	GRAND TOTAL-ALL LINES:	662,037,325	100.00%	648,101,529	533,447,060	82.31%	49,526,729,646	1.3367%

ROYAL & SUN ALLIANCE USA (Group # 553)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	16,626,225	2.57%	19,933,961	3,152,665	15.82%	652,623,208	2.5476%
02.1	ALLIED LINES	11,931,214	1.85%	12,724,214	-839,512	-6.60%	441,441,602	2.7028%
02.3	FEDERAL FLOOD INSURANCE	301,584	0.05%	290,224	143,065	49.29%	109,175,639	0.2762%
03	FARMOWNERS MULTIPLE PERIL	12,002,688	1.86%	10,661,610	6,749,284	63.30%	144,342,485	8.3154%
04	HOMEOWNERS MULTIPLE PERIL	160,456	0.02%	160,588	322,898	201.07%	4,564,434,086	0.0035%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	31,140,326	4.82%	32,658,248	15,422,588	47.22%	2,082,328,792	1.4955%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	20,740,859	3.21%	18,520,365	8,100,099	43.74%	1,485,899,802	1.3958%
08	OCEAN MARINE	5,915,468	0.92%	5,950,198	2,529,088	42.50%	218,822,625	2.7033%
09	INLAND MARINE	15,485,989	2.40%	25,800,084	8,197,739	31.77%	1,239,716,678	1.2492%
11	MEDICAL MALPRACTICE	1,035,514	0.16%	1,015,662	78,347	7.71%	649,001,188	0.1596%
12	EARTHQUAKE	10,067,689	1.56%	12,597,261	90,535	0.72%	926,544,486	1.0866%
13	GROUP A AND H	248,329	0.04%	211,060	46,653	22.10%	256,634,021	0.0968%
15.3	GUARANTEED RENEWABLE A&H	0	0.00%	0	0		75,559,405	
15.5	OTHER ACCIDENT ONLY	0	0.00%	0	0		33,042,091	
16	WORKERS' COMPENSATION	177,077,786	27.40%	174,150,208	182,812,936	104.97%	10,860,208,441	1.6305%
17	OTHER LIABILITY	131,473,000	20.34%	118,144,928	41,223,698	34.89%	3,678,283,976	3.5743%
18	PRODUCTS LIABILITY	5,578,500	0.86%	5,167,180	20,860,533	403.71%	201,070,134	2.7744%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	115,941,160	17.94%	112,935,804	78,012,332	69.08%	9,473,636,683	1.2238%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		173,878	
19.4	COMMERCIAL AUTO LIABILITY	36,109,148	5.59%	34,678,107	29,171,426	84.12%	1,932,768,304	1.8683%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	39,437,565	6.10%	39,249,628	27,370,216	69.73%	7,149,868,633	0.5516%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	12,309,970	1.90%	11,184,446	5,118,592	45.77%	733,095,319	1.6792%
22	AIRCRAFT	-38,946	-0.01%	-18,490	1,265,032	-6841.71%	199,440,436	-0.0195%
23	FIDELITY	749,673	0.12%	783,669	555,985	70.95%	113,802,997	0.6587%
24	SURETY	759,006	0.12%	1,146,373	727,367	63.45%	518,441,305	0.1464%
26	BURGLARY & THEFT	490,265	0.08%	502,236	810	0.16%	13,413,018	3.6551%
27	BOILER & MACHINERY	795,986	0.12%	707,437	15,465	2.19%	103,415,580	0.7697%
28	CREDIT	-2,334	0.00%	-2,334	71,259	-3053.08%	78,936,999	-0.0030%
34	GRAND TOTAL-ALL LINES:	646,337,118	100.00%	639,152,669	431,199,098	67.46%	49,526,729,646	1.3050%

BERKSHIRE HATHAWAY (Group # 31)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	938,323	0.15%	856,556	236,584	27.62%	652,623,208	0.1438%
02.1	ALLIED LINES	17,500	0.00%	1,482	-961	-64.84%	441,441,602	0.0040%
03	FARMOWNERS MULTIPLE PERIL	362,327	0.06%	363,165	111,501	30.70%	144,342,485	0.2510%
04	HOMEOWNERS MULTIPLE PERIL	1	0.00%	1	12,716,470	271647000.00%	4,564,434,086	0.0000%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	912,715	0.15%	2,272,670	1,232,617	54.24%	2,082,328,792	0.0438%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	151	0.00%	7,015	999	14.24%	1,485,899,802	0.0000%
08	OCEAN MARINE	40,379	0.01%	40,379	5,000	12.38%	218,822,625	0.0185%
09	INLAND MARINE	4,109,518	0.67%	3,994,909	2,454,655	61.44%	1,239,716,678	0.3315%
11	MEDICAL MALPRACTICE	104,715	0.02%	232,835	292,880	125.79%	649,001,188	0.0161%
12	EARTHQUAKE	-3,815,835	-0.62%	6,733,962	3,952,328	58.69%	926,544,486	-0.4118%
13	GROUP A AND H	528,102	0.09%	528,155	178,584	33.81%	256,634,021	0.2058%
14	CREDIT A&H(GRP&IND)	6,978,782	1.14%	6,978,782	2,606,016	37.34%	82,236,726	8.4862%
15.1	COLLECTIVELY RENEWABLE A&H	1,505	0.00%	1,485	-258	-17.37%	560,919	0.2683%
15.3	GUARANTEED RENEWABLE A&H	3,840	0.00%	-2,326	2,910	-125.11%	75,559,405	0.0051%
15.6	ALL OTHER A&H	0	0.00%	0	0		8,378,723	
16	WORKERS' COMPENSATION	38,714,515	6.30%	42,175,920	46,003,651	109.08%	10,860,208,441	0.3565%
17	OTHER LIABILITY	52,064,584	8.47%	46,333,599	21,894,336	47.25%	3,678,283,976	1.4155%
18	PRODUCTS LIABILITY	161,158	0.03%	221,416	727,912	328.75%	201,070,134	0.0802%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	191,863		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	263,880,083	42.95%	254,456,797	195,726,034	76.92%	9,473,636,683	2.7854%
19.4	COMMERCIAL AUTO LIABILITY	13,289,942	2.16%	13,552,718	12,724,603	93.89%	1,932,768,304	0.6876%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	217,318,746	35.37%	210,522,082	142,996,826	67.92%	7,149,868,633	3.0395%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	2,135,719	0.35%	2,289,706	890,550	38.89%	733,095,319	0.2913%
24	SURETY	62,782	0.01%	51,180	28,800	56.27%	518,441,305	0.0121%
26	BURGLARY & THEFT	48,151	0.01%	37,968	-1,000	-2.63%	13,413,018	0.3590%
27	BOILER & MACHINERY	72,620	0.01%	70,598	82,000	116.15%	103,415,580	0.0702%
33	AGGREGATE WRITE-INS FOR OTHER LINES	16,493,243	2.68%	16,217,297	20,453,948	126.12%	320,360,389	5.1483%
34	GRAND TOTAL-ALL LINES:	614,423,568	100.00%	607,938,351	465,508,848	76.57%	49,526,729,646	1.2406%

PROGRESSIVE GRP (Group # 155)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
09	INLAND MARINE	4,880,468	0.85%	4,338,346	1,976,444	45.56%	1,239,716,678	0.3937%
16	WORKERS' COMPENSATION	0	0.00%	0	3,139		10,860,208,441	
17	OTHER LIABILITY	6,199,144	1.08%	6,507,202	4,007,732	61.59%	3,678,283,976	0.1685%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	283,121		1,803,524	
19.2	PRIVATE PASSENGER AUTO LIABILITY	214,326,464	37.26%	189,501,410	101,112,429	53.36%	9,473,636,683	2.2623%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	863,453		173,878	
19.4	COMMERCIAL AUTO LIABILITY	123,510,050	21.47%	104,191,313	76,924,504	73.83%	1,932,768,304	6.3903%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	168,770,378	29.34%	150,417,157	83,558,801	55.55%	7,149,868,633	2.3605%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	55,861,106	9.71%	57,708,164	30,071,696	52.11%	733,095,319	7.6199%
23	FIDELITY	1,429,884	0.25%	1,604,892	486,369	30.31%	113,802,997	1.2565%
24	SURETY	30,466	0.01%	37,569	-123,949	-329.92%	518,441,305	0.0059%
33	AGGREGATE WRITE-INS FOR OTHER LINES	140,334	0.02%	81,502	99,113	121.61%	320,360,389	0.0438%
34	GRAND TOTAL-ALL LINES:	575,148,294	100.00%	514,387,555	299,262,852	58.18%	49,526,729,646	1.1613%

EVEREST REIN HOL INC (Group # 1120)
2002 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,191	0.00%	1,135	0	0.00%	652,623,208	0.0002%
02.1	ALLIED LINES	1,988	0.00%	1,873	0	0.00%	441,441,602	0.0005%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	4,048,698	0.74%	3,493,491	2,273,910	65.09%	2,082,328,792	0.1944%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	21,078,890	3.86%	19,748,906	9,664,995	48.94%	1,485,899,802	1.4186%
09	INLAND MARINE	9,896	0.00%	11,815	16,781	142.03%	1,239,716,678	0.0008%
16	WORKERS' COMPENSATION	497,353,091	90.99%	395,238,904	251,196,930	63.56%	10,860,208,441	4.5796%
17	OTHER LIABILITY	23,378,709	4.28%	19,929,978	11,394,467	57.17%	3,678,283,976	0.6356%
18	PRODUCTS LIABILITY	0	0.00%	0	-2,514,109		201,070,134	
19.2	PRIVATE PASSENGER AUTO LIABILITY	251,061	0.05%	307,854	-265,396	-86.21%	9,473,636,683	0.0027%
19.4	COMMERCIAL AUTO LIABILITY	266,752	0.05%	1,426,261	665,401	46.65%	1,932,768,304	0.0138%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	180,341	0.03%	220,965	473,663	214.36%	7,149,868,633	0.0025%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	54,320	0.01%	420,022	106,810	25.43%	733,095,319	0.0074%
34	GRAND TOTAL-ALL LINES:	546,624,938	100.00%	440,801,207	273,013,451	61.94%	49,526,729,646	1.1037%